

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Philip Osley and Felicia Osley
Debtors.



Order Filed on February 5, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-16547

Chapter 13

Hearing Date: January 16, 2019

Judge: Christine M. Gravelle, U.S.B.J.

**CONSENT ORDER RESOLVING CREDITORS MOTION TO VACATE THE
AUTOMATIC STAY**

The relief set forth on the following page, numbered two (2) is hereby **ORDERED**.

DATED: February 5, 2019

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

PETER J. LISKA, LLC

By: /s/ Allison J. Kiffin
(Allison J. Kiffin, Esq.)
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(AJK 0179)
Attorneys for Garden Savings Federal Credit Union

UNITED STATES BANKRUPTCY COURT
District of New Jersey

<hr/>		CASE NO.: 18-16547
In Re:	x	CHAPTER 13
	x	
Philip Osley and Felcia Osley	x	CONSENT ORDER RESOLVING
	x	CREDITORS MOTION TO VACATE
Debtors.	x	THE AUTOMATIC STAY
<hr/>		Hon. Christine M. Gravelle, U.S.B.J.
		Confirmation Hearing: January 16, 2019

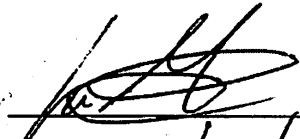
This matter having been opened by the Creditor, Garden Savings Federal Credit Union, by its counsel, Peter J. Liska, L.L.C, Allison J. Kiffin, Esq., appearing, and counsel for the Creditor having conferred with counsel for the Debtors, Gilman & Gilman, L.L.C., Justin M. Gilman, Esq., appearing, and the parties having reached an agreement to resolve the Creditor's Motion to Vacate the Automatic Stay, do hereby consent to the entry of the following Order:

1. The Debtor's post-petition arrears on their automobile loan with the Creditor total \$2593.64 through December 2018.
2. The Debtor is making an immediate payment of \$620.00 directly to the Creditor.
3. After credit for the above \$620 payment, the post-petition arrears will be \$1973.64.
4. The Debtor will recommence making the regular monthly payments of \$619.91 starting with the January 21, 2019 payment.
5. The Debtors will cure the remaining post-petition arrears by making extra cure payments of \$328.94 a month for six months commencing with the regular monthly payment due

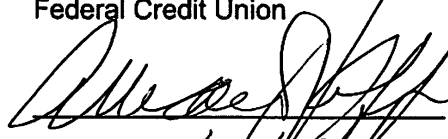
- January 21, 2019, for total payments of \$948.85 a month (\$619.91 + \$328.94 cure payment) for the six-month cure period.
6. After making the six-monthly cure payments, the Debtors will continue to make the regular post-petition monthly payments of \$619.91/month as per the loan contract.
 7. In the event that the Debtors fail to make any of the above payments, the Creditor is permitted to file a Certification of Default seeking an order to vacate the automatic stay at that time.

By signing below, the parties agree to the entry of the above Consent Order resolving the Creditor's Motion to Vacate the Automatic Stay.

By Counsel, Gillman & Gillman, LLC
Attorney for Philip Osley


Dated: 1/23/19

By Counsel, Allison J. Kiffin, Esq.
Attorney for Garden Savings
Federal Credit Union


Dated: 1/23/19

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Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Phillip S Osley
Felicia A. Osley
Debtors

Case No. 18-16547-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db/jdb +Phillip S Osley, Felicia A. Osley, 24 Stevens Road, Kendall Park, NJ 08824-1421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Allison J. Kiffin on behalf of Creditor Garden Savings Federal Credit Union
collections@peterliska.com
Craig Scott Keiser on behalf of Creditor FREEDOM MORTGAGE CORPORATION
craig.keiser@phelanhallinan.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Justin M Gillman on behalf of Debtor Phillip S Osley ecf@gbclawgroup.com,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Joint Debtor Felicia A. Osley ecf@gbclawgroup.com,
r47252@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11